

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: A. Chet McQuaide et al.  
Serial No.: 10/090,180  
Filed: March 4, 2002  
For: CREDIT CARD MESSENGER

Confirmation No.: 4756  
Examiner: I. Jung Liu  
Group Art Unit: 3691

June 13, 2008

Mail Stop Amendment  
Commissioner for Patents  
Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION OF FEBRUARY 20, 2008**

Applicants provide the present Response to address the issues raised in the Office Action (the "Action") mailed February 20, 2008. Applicants provide the present Response pursuant to the rules stated in revised 37 C.F.R. 1.121 that became effective on July 30, 2003.

It is not believed that an extension of time and/or additional fee(s)-including fees for net addition of claims-are required, beyond those that may otherwise be provided for in documents accompanying this paper. In the event, however, that an extension of time is necessary to allow consideration of this paper, such an extension is hereby petitioned under 37 C.F.R. §1.136(a). Any additional fees believed to be due in connection with this paper may be charged to our Deposit Account No. 50-0220.

**Amendments** to the claims begin on Page 2 of this paper.

**Remarks** begin on Page 5 of this paper.